

Information to identify the case:

Debtor 1	<u>Michelle V. Cannon</u>	Social Security number or ITIN	xxx-xx-9923
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-18680-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michelle V. Cannon

8/10/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michelle V. Cannon
 Debtor

Case No. 18-18680-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 20

Date Rcvd: Aug 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2018.

db +Michelle V. Cannon, 200 Sooy Place Road, Vincenttown, NJ 08088-9659
 cr +Nissan Motor Acceptance Corporation, c/o Stewart, Zlimen & Jungers, Ltd., 2860 Patton Rd, Roseville, MN 55113-1100
 517486077 +Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
 517486079 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
 517486080 +Experian, PO Box 4500, Allen, TX 75013-1311
 517486081 +Law Office of Karen Amacker, Esq., Price Professional Center, 1221 North Church Street, Suite 206, Moorestown, NJ 08057-1245
 517486082 +Nissan Motor Acceptance, Attn: Bankruptcy, P.O. Box 660360, Dallas, TX 75266-0360
 517486083 +Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
 517486086 +TransUnion, PO Box 2000, Chester, PA 19016-2000
 517486087 +Walter Cannon, 6 Bridlewood Court, Vincenttown, NJ 08088-9600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 10 2018 23:48:09 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 10 2018 23:48:06 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517486073 E-mail/Text: bankruptcy@bbandt.com Aug 10 2018 23:47:37 BB&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894
 517486074 +EDI: CHASE.COM Aug 11 2018 03:13:00 Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517486075 +EDI: WFNNB.COM Aug 11 2018 03:13:00 Comenitycapital/bosco, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 517493697 +EDI: RMSC.COM Aug 11 2018 03:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517486084 +EDI: RMSC.COM Aug 11 2018 03:13:00 Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
 517486085 +EDI: RMSC.COM Aug 11 2018 03:13:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
 517486076 EDI: TDBANKNORTH.COM Aug 11 2018 03:13:00 Commerce Bank Na, Td Bank/Attn:Bankruptcy, Po Box 9547, Portland, ME 04112
 517486078 EDI: USBANKARS.COM Aug 11 2018 03:13:00 Elan Financial Service, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2018 at the address(es) listed below:

Daniel L Reinganum on behalf of Debtor Michelle V. Cannon DanR@McDowellLegal.com,
 kgresh@McDowellLegal.com/djamison@McDowellLegal.com;lwood@McDowellLegal.com;cgetz@McDowellLegal.com;mfunk@mcdowelllegal.com
 Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
 Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
 NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
 Kevin Gordon McDonald on behalf of Creditor QUICKEN LOANS INC. kmcdonald@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5